

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Wayne Brandt  
Jean Evelyn Brandt  
Debtors

Case No. 11-05530-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRatchfor  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db/jdb 3923219	+Michael Wayne Brandt, Jean Evelyn Brandt, 500 Lexington Way, Littlestown, PA 17340-1566 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: HOME DEPOT CREDIT SERVICES, PROCESSING CENTER, DES MOINES, IA 50364-0500)
3940009	+Capital One,N.A, c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
3923223	MEMBERS 1ST, PO BOX 4517, CAROL STREAM, IL 60197-4517
3923225	+NORTHLAND GROUP INC., P.O. BOX 390905, MAIL CODE CSB2, MINNEAPOLIS, MN 55439-0905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr 3926140	+EDI: OPHSUBSID.COM Jul 05 2017 19:08:00 CANDICA, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr	+EDI: PRA.COM Jul 05 2017 19:08:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr 3923218	EDI: RECOVERYCORP.COM Jul 05 2017 19:08:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4006334	EDI: BANKAMER2.COM Jul 05 2017 19:08:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
3956874	EDI: BANKAMER.COM Jul 05 2017 19:08:00 BANK OF AMERICA, P.O. BOX 15019, WILIMINGTON, DE 19886-5019
4515804	EDI: OPHSUBSID.COM Jul 05 2017 19:08:00 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4515805	EDI: CAPIO.COM Jul 05 2017 19:08:00 Capio Partners LLC, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
3923220	EDI: JEFFERSONCAP.COM Jul 05 2017 19:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
3923221	EDI: JEFFERSONCAP.COM Jul 05 2017 19:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
3923222	EDI: CBSKOHLS.COM Jul 05 2017 19:08:00 KOHL'S, P.O. BOX 2983, MILWAUKEE, WI 53201-2983
3958658	E-mail/Text: camanagement@mtb.com Jul 05 2017 19:09:31 M & T BANK, POST OFFICE BOX 64679, BALTIMORE , MD 21264-4679
3923224	E-mail/Text: camanagement@mtb.com Jul 05 2017 19:09:31 M&T BANK, LENDING SERVICES, P.O. BOX 900, MILLSBORO, DE 19966
3926252	E-mail/Text: camanagement@mtb.com Jul 05 2017 19:09:31 M&T Bank, 1100 Wehrle Drive, Williamsville, NY. 14221
4122247	E-mail/Text: bnc@nordstrom.com Jul 05 2017 19:09:27 NORDSTROM BANK, POST OFFICE BOX 79137, PHOENIX, AZ 85062-9137
3988848	E-mail/Text: bnc@nordstrom.com Jul 05 2017 19:09:27 Nordstrom fsb, P.O. Box 6566, Englewood, CO 80155-6566
3931485	EDI: PRA.COM Jul 05 2017 19:08:00 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451
3923226	EDI: PRA.COM Jul 05 2017 19:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
3923227	EDI: RECOVERYCORP.COM Jul 05 2017 19:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3939888	EDI: SEARS.COM Jul 05 2017 19:08:00 SEAR CREDIT CARDS, P.O. BOX 183081, COLUMBUS, OH 43218-3081
3923227	EDI: USBANKARS.COM Jul 05 2017 19:08:00 US BANK, P.O. BOX 790408, ST. LOUIS , MO 63179-0408
3939888	EDI: USBANKARS.COM Jul 05 2017 19:08:00 US BANK N.A., BANKRUPTCY DEPARTMENT, POB 5229, CINCINNATI, OH 45201-5229

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)

cr\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Thomas E. Miller on behalf of Debtor Michael Wayne Brandt staff@tommillerlawoffice.com  
Thomas E. Miller on behalf of Joint Debtor Jean Evelyn Brandt staff@tommillerlawoffice.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Michael Wayne Brandt**  
First Name Middle Name Last Name  
Debtor 2 **Jean Evelyn Brandt**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:11-bk-05530-RNO**

Social Security number or ITIN **xxx-xx-1947**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3779**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Wayne Brandt

Jean Evelyn Brandt

By the  
court:

July 5, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**